

CREDIT STANDARDS

The credit history and financial conditions of the applicant will be reviewed. Credit history will not be a sole basis for disqualification. Below is a list of minimal credit standards. (If any of these apply to you, your application will become inactive until they are resolved)

- An unsatisfied judgment
- An unpaid State or Federal tax lien
- Accounts written off as bad debt with a remaining balance
- Accounts turned over to a collection agency with a remaining balance
- Voluntary or involuntary repossessions with a remaining balance
- A student loan in default
- An account with a payment 120 days past due with a remaining balance
- A foreclosure account with a remaining balance
- An account “included in bankruptcy” with a remaining balance

Applicants who are given the opportunity to review their credit reports may submit documentation which indicates that they have taken responsibility for the accounts in question. (For example, paid in full receipts/letters, payment plan letters)
